

**Information to identify the case:**

Debtor 1	<u>Pedro Martinez</u>	Social Security number or ITIN	xxx-xx-4881
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cynthia Cruz</u>	Social Security number or ITIN	xxx-xx-7819
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 24-15677-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Pedro Martinez

Cynthia Cruz

9/13/24

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Pedro Martinez  
Cynthia Cruz  
Debtors

Case No. 24-15677-SLM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 13, 2024

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Pedro Martinez, Cynthia Cruz, 150 E 4th Street, Clifton, NJ 07011-1049
520289188	+ Passaic Special Civil Part, 77 Hamilton Street First Floor, Paterson, NJ 07505-2018

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 13 2024 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 13 2024 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520289190	Email/Text: admin@rosebudlending.com	Sep 13 2024 20:37:00	Three Sticks Lending, P.O. box 1145, Mission, SD 57555
520289176	EDI: BANKAMER	Sep 14 2024 00:27:00	BANK OF AMERICA, PO Box 982235, El Paso, TX 79998-2235
520289178	EDI: CITICORP	Sep 14 2024 00:27:00	CITI CARDS/CITIBANK, PO Box 6241, Sioux Falls, SD 57117-6241
520289177	EDI: CAPITALONE.COM	Sep 14 2024 00:27:00	Capital ONE bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
520289180	Email/PDF: creditonebknofications@resurgent.com	Sep 13 2024 20:47:32	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
520289181	EDI: DISCOVER	Sep 14 2024 00:27:00	DISCOVER BANK, PO Box 30939, Salt Lake City, UT 84130-0939
520289182	EDI: JPMORGANCHASE	Sep 14 2024 00:27:00	JPMcb Card Services, PO Box 15369, Wilmington, DE 19850-5369
520289183	EDI: LENDNGCLUB	Sep 14 2024 00:27:00	LENDING CLUB CORP., 21 Stevenson St Ste 300, San Francisco, CA 94105-2706
520289185	+ EDI: AISMIDFIRST	Sep 14 2024 00:27:00	Midland Mtg/MidFirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
520289186	^ MEBN	Sep 13 2024 20:38:29	National Enterprise Systems, 2479 Edison Blvd., Twinsburg, OH 44087-2475
520289189	Email/Text: ClericalSupport@tenagliahunt.com	Sep 13 2024 20:37:00	TENAGLIA & HUNT, 395 W Passaic St, Rochelle Park, NJ 07662-3016
520289187	^ MEBN	Sep 13 2024 20:37:18	northstar location services, 4285 Genesee Strret, Buffalo, NY 14225-1943

TOTAL: 14

District/off: 0312-2

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Total Noticed: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520289179		Citibank, N.A. vs. Cynthia Cruz
520289184		midland

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Ilissa Churgin Hook	Trustee@norgaardfirm.com J116@ecfbis.com
Thomas J. Koehl	on behalf of Debtor Pedro Martinez koehlslaw@aol.com g26878@notify.cincompass.com;koehl.thomasb127364@notify.bestcase.com
Thomas J. Koehl	on behalf of Joint Debtor Cynthia Cruz koehlslaw@aol.com g26878@notify.cincompass.com;koehl.thomasb127364@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5